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PEGGY B. DEANS, CLERK
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF NC

**Larry & Johnnie Sams
405 Michael Road
Leeds, AL 35094
205-699-6926**

November 19, 2007

Clerk
US Bankruptcy Court
P.O. Box 1441
Raleigh, NC 27602-1441

**RE: *In re: International Heritage, Inc., Debtor*
Case No: 98-02675-5 ATS
Chapter 7**

To Whom It May Concern:

The purpose of this letter is to file, in writing, my response to the Notice of Objection to Claim, dated October 26, 2007, which I received regarding the above styled matter. Per the Notice, my claim is being objected to by the trustee for IHI, International Heritage, Incorporated, for the following reason:

"The legal basis for your claim is unclear and/or there is no documentation attached to your claim or the attached documentation does not substantiate the amount claimed."

To clarify, my claim for \$1387.00 against International Heritage, Inc. is based on my initial investment of \$898.00, plus meeting room rental, food, and a hotel room for the IHI representative who led a meeting at the Comfort Inn & Suites in Moody, Alabama, in an attempt to recruit more investors, and postage costs and long distance telephone calls in numerous attempts to reach International Heritage to discuss the refund I was clearly due.

To explain, my involvement with International Heritage began when my brother Jim Green told my husband and me about the unbelievable and *guaranteed* profits which could be made by investing with International Heritage. My brother was involved in a pyramid in Columbus, Georgia, where representatives had come in and helped him recruit new investors, moving him up the pyramid, based on a small initial investment. The IHI Representatives we met through my brother made representations of the same type to my husband and me. Their attestations that profit and guaranteed prizes were simply waiting to be plucked lured us into making an **initial investment of \$898.00**. The

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amount may seem small and insignificant to the Court, however it is enough for me to have gone through ten years of frustration and continual effort to recoup it.

The IHI representatives represented to us that they, and IHI, would help us obtain the necessary new recruits to move us up the pyramid, by leading meetings and introducing us to investors who would then make up the lower level of the pyramid, pushing us upward toward bigger profit and better prizes. This turned out not to be the case. Only after we not see any profit, nor receive any guidance from IHI despite repeated attempts, did we learn that Representatives were *not* going to help us recruit, and were *not* going to refund our money, in contrast to our belief in their "guarantees" of quick effortless wealth or your money back. They had no shame concerning their false claims and gross misrepresentations: clearly, their motive was to mislead, steal hard working people's money, and move on to the next victims.

Only after learning that despite their assurances to the contrary, there were no easy guarantees with a pyramid scheme such as the one IHI was leading. It became clear now that representatives were only interested in getting more names from my husband and me, the same why they got our names from my brother: by misrepresenting that IHI would do all the heavy work while we counted our money. Not only would IHI not arrange any meeting which we would be invited to, or introduce us to other potential investors, or victims, rather, they completely changed the requirements midstream and informed us that *we* would have to arrange the parties and meetings, and would be all alone in recruiting potential investors. However, they still misled us into thinking that if this did not work, we would be guaranteed something in exchange for our initial investment.

I was uncomfortable with the idea of imposing on friends, but again, trusted the representatives who had done so well for the group in Columbus, Georgia, and their assertions that this would be the best investment for us and our friends. I made contact with a representative who was eager to come speak to a group of friends and church members, and per instructions, *at my own expense*, rented a hotel room for the representative, and a meeting room at a local hotel, plus food and drinks for the group. The representative never reimbursed me, although that was understood by me to be the arrangement: that my expenses would be submitted to IHI after the meeting. As such, my claim to the trustee also includes the amount I lost on the meeting room, and the hotel room for this meeting, **approximately \$450.00**. I submitted all receipts and invoices for these expenses which were in my possession with my original claim, however, I will continue to look for my copies, which I fear have been lost or destroyed over the decade it has taken to get any results regarding my claim.

Lastly, I claim postage, for certified letters sent to IHI requesting a refund or some information regarding obtaining a refund, sent to IHI in October and November of 1998, per instructions of agents of IHI over several long distance calls, the cost for which I also claim. Again, as almost a decade has passed since these events have transpired, some documentation has been lost or destroyed. I fervently hope that the court will demand to

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see the documentation in the possession of the trustee who only now claims it is insufficient to substantiate my claim, when it is most unlikely that I will be able to obtain new copies of the invoice and receipt for the hotel bill. I will continue to look for my copies, in a good faith effort to comply with the Court's Notice.

I understand that my claim may be reduced, or outright denied by this Court, however, I hope the frustration caused by the blatant dishonesty and duplicity of IHI and its agents and representatives is enough to ensure that the Court punishes IHI accordingly and deservedly, and grants me my claim of **\$1387.00**.

I have explained my situation to my daughter, Lisa J. Sams, who has a juris doctorate degree, thus might be better suited to answer questions or respond to inquiries on my behalf. Therefore, I give the Court and the Trustee full permission to discuss this matter with her, should it become necessary following the filing of my response. Thank you very much for your assistance regarding this matter, I look forward to any news from the Court regarding my claim.

Sincerely,

A handwritten signature in black ink, appearing to read "Johnnie R. Sams", with a large, sweeping flourish at the end.

Johnnie R. Sams

JRS

cc: Holmes P. Harden
Trustee for IHI
P.O. Box 536
Benson, NC 27504